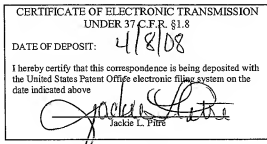


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/603,308
Confirmation No.: 1777
Filed: June 23, 2000
First Named Inventor:
Brian Wolfe

Examiner: Frenel, Vanel
Art Unit: 3627
Atty. Dkt. No: 5053-27900

Title: SYSTEM AND METHOD
FOR
EXTERNALIZATION OF
FORMULAS FOR
ASSESSING DAMAGES



COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

MAIL STOP: ISSUE FEE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

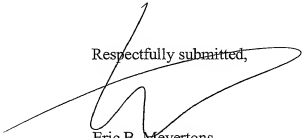
Sir:

Applicant respectfully disagrees with the Examiner's statement of reasons for allowance and/or Applicant believes that the Examiner's statement of reasons for allowance is incomplete.

Applicant respectfully submits that the cited art does not teach or suggest the combinations of features set forth in the Applicant's claims. By way of nonlimiting example, Applicant submits the submitted references at least do not appear to teach or suggest providing a database which stores formula data, wherein said formula data are configured to be modified as a function of business requirements of an insurance organization to form modified formula data in combination with the other features of claim 23.

If any fees are omitted or if any additional fees are required or have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-27900/EBM.

Respectfully submitted,



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